

<p>UNITED STATES BANKRUPTCY COURT</p> <p>DISTRICT OF NEW JERSEY</p> <p>Caption in Compliance with D.N.J. LBR 9004-2(c)</p>
<p>In Re:</p> <p>DESSIE JOHNSON</p>

Chapter 13

Case No.: 16-24884- JNP

Judge: POLUSNEY, JR.

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. Motion for Relief from the Automatic Stay filed

DITECH FINANCIAL.

by _____, creditor,
DECEMBER 19, 2017

A hearing has been scheduled for _____, at
10AM
_____ m.

OR

_____ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at
_____ m.

____ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

— Certification of Default filed by Standing Chapter 13 Trustee
I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

— ' Payments have been made in the amount of \$ _____, but
have not been accounted for. Documentation in support is attached hereto.

— Payments have not been made for the following reasons and debtor
proposes repayment as follows (**explain your answer**):

XXX Other (**explain your answer**): _____

**I DIDN'T REALIZE THE CHANGE IN MORTGAGE PAYMENTS AND
NEEDED TO MAKE THE HIGHER AMOUNT. WE DISPUTE THE
AMOUNT AND REQUEST A HEARING. I DO ALSO REALIZE I'M
SLIGHTLY BEHIND BUT DISPUTE THE AMOUNT, AND WISH TO
WORKOUT A PAYMENT PLAN ONCE THE ARREARS ARE SET.**

3. This certification is being made in an effort to resolve the issues raised by the
creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

12/11/17 /S/ DESSIE JOHNSON
Date: _____
Debtor's Signature

Date: _____
Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.